

FINALLY HOME!®

HOMEBUYER EDUCATION





PROGRAM INFORMATION

Idaho Housing and Finance Association offers the Finally Home! program to help address questions that potential homeowners may have. You'll learn all the steps involved in making what will probably be the biggest investment in your lifetime.

THE PROGRAM

Finally Home! will take you through the home-buying process step-by-step—from deciding whether homeownership is right for you to finding the home that meets your needs.

After completing the program, you will be more knowledgeable about buying a home and better able to negotiate the purchase price and financing of your future home.

THE EXPERTS

Experts in all segments of real estate come together to offer their skills and guidance throughout the Finally Home! course. Available on a regular basis throughout Idaho, these six-hour sessions may take place in a one- or two-day setting.

Call toll-free for more information at **1.855.505.4700**.

There is an online program at *finallyhomecourse.com* for those unable to take advantage of the classroom program.



INCENTIVES

You may be eligible for incentives when you successfully complete Finally Home!. Discuss these options with your mortgage lender:

- Down payment and closing cost assistance.
 - Programs that accept higher debt ratios.
 - Lower mortgage insurance premiums.
 - Using a forgivable grant at closing.
 - Free housing advice for the life of the loan.
-

TOP FIVE BENEFITS

OF HOMEBUYER EDUCATION

1. Identify a comfortable home price range.
 2. Understand your credit score and budgeting needs.
 3. Increase your eligibility for down payment assistance.
 4. Understand the home loan process.
 5. Determine if homeownership is right for you.
-



63,795

Finally Home! Graduates



THE TOPICS

Finally Home! will cover everything from whether you can afford homeownership to information about mortgages, closing costs, budgets, and home maintenance. It will address financial matters such as:

- Can I qualify for a mortgage with bad credit or no credit?
- How much cash do I need to have on hand for closing?
- If I can't buy a house now, how can I prepare myself for a future purchase?

It will also cover how to shop for a home that is affordable and appropriate for your lifestyle:

- How do I choose a REALTOR®?
- What should I look for in a house?
- How do I make an offer?

Other important topics that will be featured are:

- Accessing affordable mortgage programs.
- Filling out a loan application.
- Ongoing responsibilities of homeownership.
- Credit and budgeting concerns.
- Predatory lending.

TRAINING LOCATIONS

Finally Home! Homebuyer Education is specifically designed for first-time homebuyers. To view schedules in your area or to register visit finallyhomecourse.com.

Regional Training Locations:

Benewah, Kootenai, and Shoshone Counties

Coeur d'Alene Association of REALTORS®
208.667.0664

Bonner and Boundary Counties

Bonner Community Housing Agency
208.263.5720

Moscow and Lewiston

Moscow Affordable Housing Trust
509.336.1664

Boise

NeighborWorks® Boise
208.258.6225

Idaho Falls

Greater Idaho Falls Association of REALTORS®
208.523.1477

Nampa

Nampa Association of REALTORS®
208.467.9534

Pocatello

NeighborWorks® Pocatello
208.232.9468

Twin Falls

College of Southern Idaho
208.732.6442

(There is a \$10 to \$20 per person charge at all locations.)

Finally Home! Online

The Finally Home! Homebuyer Education course is offered online and is available in English and Spanish. Cost is \$50 at finallyhomecourse.com.

For more information, call toll-free 1.855.505.4700.



Idaho Housing and Finance Association is a HUD-approved housing counseling agency and has teamed up with industry experts in Idaho to offer homebuyer education. Local housing professionals take you through the complete homebuying process to help you make important decisions.

Idaho Housing and Finance Association

PO Box 7899
(565 W. Myrtle, 83702)
Boise, Idaho 83707-1899
Toll-free 1.855.505.4700



finallyhomecourse.com